

In re:  
Margaret M. Simmonds  
Debtor

Case No. 22-11292-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 31, 2022

User: admin  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2022:

Recip ID	Recipient Name and Address
db	Margaret M. Simmonds, 721 14th Ave, Prospect Park, PA 19076-1103
cr	+ Provident Funding Associates, LP, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14694300	+ Christopher Denardo, Esq., Shapiro & Denardo, LLC, 3600 Horizon Dr # 150., King of Prussia, PA 19406-4702
14693515	+ Provident Funding Associates, LP, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
14711885	+ US Bank Trust National Association, Not In Its Ind, c/o Rebecca Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14711539	+ US Bank Trust National Association, as Trustee, C/O KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14696412	Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 31 2022 23:56:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 31 2022 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 31 2022 23:57:40	BMO Harris Bank N.A., c/o AIS Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14714493	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 01 2022 00:08:07	BMO Harris Bank N.A., AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14694293	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 31 2022 23:57:31	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14694294	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 01 2022 00:08:13	Citibank, Attn: Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
14694295	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 01 2022 00:08:13	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
14694296	Email/Text: mrdiscen@discover.com	Aug 31 2022 23:56:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
14696163	Email/Text: mrdiscen@discover.com	Aug 31 2022 23:56:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14694297	Email/Text: mrdiscen@discover.com	Aug 31 2022 23:56:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14694298	Email/Text: ECF@fayservicing.com	Aug 31 2022 23:56:00	Fay Servicing LLC, Attn: Bankruptcy Dept, PO Box 809441, Chicago, IL 60680-9441
14694299	+ Email/Text: ECF@fayservicing.com		

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		Aug 31 2022 23:56:00	Fayfinancial, 1601 Lyndon B Johnson Fwy, Farmers Branch, TX 75234-6512
14693160	Email/Text: BankruptcyECFMail@mccalla.com	Aug 31 2022 23:56:00	US Bank Trust National Association, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
14694301	Email/Text: bknotifications@provident.com	Aug 31 2022 23:57:00	Provident Funding Asso, 1235 N Dutton Ave Ste E, Santa Rosa, CA 95401-4666
14694017	+ Email/Text: bknotifications@provident.com	Aug 31 2022 23:57:00	Provident Funding Associates, L.P., 1235 N. Dutton Ave, Suite E, Santa Rosa, CA 95401-4666
14711539	^ MEBN	Aug 31 2022 23:55:33	US Bank Trust National Association, as Trustee, C/O KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14707632	^ MEBN	Aug 31 2022 23:55:23	US Bank Trust National Association, et al., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14694302	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Sep 01 2022 00:08:13	Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
14694303	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Sep 01 2022 00:08:08	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus MAC X2303-01A Fl 3, Des Moines, IA 50301
14694304	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Sep 01 2022 00:08:08	Wells Fargo Bank Nv NA, PO Box 10335, Des Moines, IA 50306-0335
14693988	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Sep 01 2022 00:08:08	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14700180	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Sep 01 2022 00:08:13	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14694305	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Sep 01 2022 00:08:08	Wells Fargo Mortgage, Att: Written Correspondence Dept, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		US Bank Trust National Association

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2022

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2022 at the address(es) listed below:

Name	Email Address
ALYK L OFLAZIAN	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DANIEL P. JONES	on behalf of Creditor Provident Funding Associates LP djones@sterneisenberg.com, bkecf@sterneisenberg.com
JEFFERY S NOWAK	on behalf of Debtor Margaret M. Simmonds jefnwk@comcast.net lonza29@comcast.net
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
STEVEN K. EISENBERG	on behalf of Creditor Provident Funding Associates LP seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

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**UNITED STATES BANKRUPTCY COURT**  
**FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**  
MARGARET M. SIMMONDS

**Chapter 13**

**Debtor**

**Bankruptcy No. 22-11292-AMC**

**ORDER**

**AND NOW**, this 30th day of August, 2022 upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

**IT IS FURTHER ORDERED** that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor's plan shall be refunded to the Debtor unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.



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Honorable Ashely M. Chan  
Bankruptcy Judge

Kenneth E. West, Trustee  
P.O. Box 40837  
Philadelphia, PA 19107

Debtor's Attorney:  
JEFFERY S NOWAK  
95 ALM SHOUSE RD  
SUITE 305  
RICHBORO, PA 18954-

Debtor:  
MARGARET M. SIMMONDS

721 14TH AVE

PROSPECT PARK, PA 19076-1103